

***Exhibit B***

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
JEAN LIN,

07-CV-3218 (Judge Holwell)

Plaintiffs,

- against -

PLAINTIFF'S REPLY TO  
DEFENDANT'S  
COUNTERCLAIMS

METROPOLITAN LIFE INSURANCE  
COMPANY,

Defendant.  
-----X

Plaintiff, Jean Lin, by her attorneys Trief & Olk, hereby replies to the  
Counterclaims of the Defendant, Metropolitan Life Insurance Company:

PARTIES, JURISDICTION, AND VENUE

1-3. Admitted.

GENERAL ALLEGATIONS

1. Admits that Defendant characterizes this action as such.
2. Admits.
3. Denied, but admits that there was an application for insurance dated August 5, 2004.
4. Admitted.
5. Denied, but admits the response was made to the question.
6. Admitted.
7. Denied, but admits the response was made to the question.
8. Admitted.
9. Denied, but admits the response was made to the question.

10. Admitted.

11. Denied, but admits the response was made to the question.

12. Admitted.

13. Denied, but admits the response was made to the question.

14. Admitted.

15. Denied, but admits the response was made to the question.

16. Admitted.

17. Denied, but admits the response was made to the question.

18. Admitted.

19. Denied, but admits the response was made to the question.

20. Admitted.

21. Denied, but admits the response was made to the question.

22. Denied.

23. Denied.

24. Admitted.

25. Admitted.

26. Denies knowledge or information sufficient to form a belief as to the allegations contained in paragraph 26.

27-30. Denied.

COUNT ONE: RESCISSION FOR MISREPRESENTATION

1. Plaintiff restates the admissions and denials set forth previously.

2-7. Denied.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

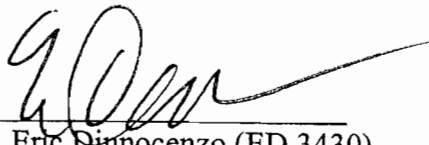
1. The Defendant's counterclaim fails to state a cause of action.

WHEREFORE, plaintiffs demand dismissal of the defendants counterclaim together with costs and fees.

Dated: New York, New York  
August 16, 2007

TRIEF & OLK

By: \_\_\_\_\_

  
Eric Dinnocenzo (ED 3430)  
Attorneys for Plaintiff  
150 East 58th Street  
New York, New York 10155  
(212) 486 – 6060

Index No. 07 Civ. 3218  
UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

JEAN LIN,

Plaintiff,

against

METROPOLITAN LIFE INSURANCE COMPANY

Defendant

**PLAINTIFF'S REPLY TO COUNTERCLAIMS**

**TRIEF & OLK**

Attorney(s) for **Plaintiff**

Office and Post Office Address

150 EAST 58TH STREET  
34TH FLOOR  
NEW YORK, NEW YORK 10155  
(212) 486-6060

To

Signature (Rule 130-1.1-a)

Attorney(s) for

**Eric Dinnocenzo, Esq.**  
Print name beneath

Service of a copy of the within

is hereby admitted.

Dated,

Attorney(s) for

**Sir: Please take notice**

☐ **NOTICE OF ENTRY**

that the within is a (certified) true copy of a  
duly entered in the office of the clerk of the within named court on

☐ **NOTICE OF SETTLEMENT**

that an order  
settlement to the HON.

of which the within is a true copy will be presented for  
one of the judges

of the within named Court, at  
on the day of

at M.

Dated,

Yours, etc.

**TRIEF & OLK**

Attorney(s) for

Office and Post Office Address

150 EAST 58TH STREET  
34TH FLOOR  
NEW YORK, NEW YORK 10155

To